

Resources for Homeowners Facing Foreclosure

-where to look for help-

Be informed.

- Access reputable Michigan online resources such as the Michigan Foreclosure Task Force Toolkit at <http://miforeclosureresponse.org/>, or <http://holdontoyourhome.org/>.
 - Become familiar with the Michigan Foreclosure law, the Michigan Tax Foreclosure law and the Michigan Foreclosure timelines.
 - Learn about mortgage fraud and foreclosure rescue scams. If it seems too good to be true, it probably is.
- Access the Consumer Finance Protection Bureau at <http://www.consumerfinance.gov/askcfpb> to learn more about your rights.
- Contact legal services for free assistance with legal issues <http://www.michiganlegalaids.org/>.
- Learn about all of your options, including what life after a foreclosure entails. Access the Starting Over After Foreclosure Toolkit at <http://www.mimoneyhealth.org/>.

Work with your creditors to explore other options.

- Contact the County Treasurer's office to see if they will accept payments for delinquent taxes, payment plans, and/or debt forgiveness.
- Contact your lender or loan servicer directly to discuss any options that may be available, including reinstatement, forbearance, repayment plans, refinance, claim advances and/or loan modifications, short sale, or deed in lieu of foreclosure.

Work with a MSHDA approved agency.

- Qualified housing educators are located in agencies throughout the state that can help locate resources and advocate for you.
- MSHDA approved agencies can be found by visiting http://www.mshda.info/counseling_search/index.jsp or calling (517) 373-8370.

Although limited, monetary assistance may be available if you qualify.

- **Step Forward Michigan:** Step Forward Michigan has two programs designed to assist Michigan homeowners who are unemployed, underemployed, or underwater. For more information or to apply, visit to <http://www.stepforwardmichigan.org>.
- **Department of Human Services (DHS):** Offers assistance through Home Ownership Services http://michigan.gov/dhs/0,4562,7-124-5453_5531-18245--,00.html.
- Check the HUD website to learn about federal programs for which you may be eligible, including Home Affordable Refinance Program (HARP), Home Affordable Modification Program (HAMP), or Home Affordable Unemployment Program (UP) and others: http://portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure.

- **Tax Benefits:** You may qualify for tax benefits that could decrease tax debt such as: Michigan Principal Residence Exemption, the Michigan Homestead Property Tax Credit, the Michigan Poverty Exemption, or the Disabled Veterans Exemption. Visit <http://www.michigan.gov/taxes/> for more information.
- Local funds may be available through foundations, churches, civic groups, etc.

Find services and opportunities to help offset household expenses.

- **Area Agencies on Aging and Centers for Independent Living:** Offer services for older adults and adults with disabilities at <http://mi-seniors.net/regionmap/>.
- **Department of Human Services:** Help may be available for heat & utilities, energy & weatherization, food assistance, home repairs, home ownership, relocation and cash assistance at http://www.michigan.gov/dhs/0,4562,7-124-5453_5531---,00.html and http://michigan.gov/dhs/0,4562,7-124-5453_7774---,00.html.
- **Michigan Special Assessments:** If you are over 65 and totally and permanently disabled, contact your City/Township/County office to see if you qualify for a Special Assessment: <http://www.michigan.gov/taxes/0,4676,7-238-43715-182737--F,00.html>.
- **United Way:** Call 2-1-1 for community-based assistance or go to <http://www.michigan.gov/helpinghand/0,4595,7-258-54142---,00.html>.
- **Internet Essentials from Comcast:** Income eligible families may qualify for a low-cost computer and internet access for school age children. Apply at InternetEssentials.com or call 1-855-8-INTERNET (1-855-846-8376).
- **Property Improvement Program (PIP):** This MSHDA program provides loans up to \$25,000 to substantially protect or improve the basic livability or utility of a home; visit <http://michigan.gov/homeimprovement> for more information.
- **FHLBI Neighborhood Impact Program (NIP):** Income eligible families may qualify for grants for energy efficiency upgrades or housing rehabilitation. For more information, visit <https://www.fhlbi.com/housing/NipProg.asp> and <https://www.fhlbi.com/housing/documents/2014MemberInfo.pdf>

Plan for transitional housing.

- **Affordable Rental Housing:** Search for rental housing at MSHDA's Michigan Housing Locator website <http://www.michiganhousinglocator.com>
- **Local Public Housing Authorities:** They may have opportunities for Housing Choice Vouchers and other subsidized housing at <http://www.hud.gov/offices/pih/pha/contacts/states/mi.cfm>
- **Faith-Based and Community Organizations:** They may offer assistance with moving and storage.
- **Rental Housing Scams:** Be aware of scams when searching the internet for rental housing. For more information, go here: <http://www.craigslist.org/about/scams>, and here: <http://www.zillow.com/wikipages/Beware-of-Scams-and-Other-Internet-Fraud/>.